

Notice of Allowability	Application No.	Applicant(s)
	09/254,148	ADCOCK ET AL.
	Examiner	Art Unit
	JAGDISH PATEL	3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS**. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to amendment filed 8/29/05.
2. The allowed claim(s) is/are 1-58.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application (PTO-152)
6. Interview Summary (PTO-413),
Paper No./Mail Date _____
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

1. This communication is in response to amendment filed 8/29/2005.

Response to Amendment

2. Claim 1-58 are pending and are allowed.

Reasons for Allowance

2. The following is an examiner's statement of reasons for allowance:

The claimed inventions pertain to conducting a business transaction between a user and a trader via a user terminal wherein the user controls the transaction process via the user terminal.

The following prior art references have been deemed most relevant to the allowed claim(s) 1-58:

US 5526409 A (CONROW et al) 11 June 1996 teaches an ADAPTIVE COMMUNICATION SYSTEM WITHIN A TRANSACTION CARD NETWORK wherein a Point-of-presence device is installed in a merchant establishment as an interface between a retail information system and a transaction card authorization network. By using a simple message data format between the retail information system and the device, the device insulates the retail information system from changes to local communication access methods and changes to point-of-sale compliance requirements initiated by the card processor. The device first establishes a dial-up telephone connection to the authorization network and then interleaves both financial data

messages and non-financial messages over the same telephone line to the authorization network. The device provides authorization response time that substantially equal response times provided by leased line connections to the authorization network. In addition, the present invention provides improved diagnostic and draft capture capability for the retail information system.

US 4678895 A (TATEISI et al) 7 July 1987 teaches a SYSTEM FOR MAKING PAYMENTS FOR TRANSACTIONS which comprises an electronic cash register and a payment making terminal device connected to the register and is adapted for use with a bank card issued by a bank to a person having a deposit account with the bank. The bank card had recorded therein at least data relating to the account number of the holder of the card, data relating to the bank where the account is opened and data for identifying the holder. The case register comprises a keyboard for entering data relating to goods and including the prices of the goods and a first card reader for reading the data in the bank card and calculates the total sum to the prices entered as the sum payable. The terminal device is connected to the communicates with a control center provided with a file having stored therein data relating to the accounts of users and stores and with the function of transferring sums payable from users' account to stores' accounts. The terminal device comprises a first memory for storing paired data transferred from the cash register and including the bank card data and sums payable and a second card reader for reading the data recorded in the bank card. The paired data including the card data in match with the data read by the second card reader is retrieved from the first memory. The data relating at least to the account number of the user of the sum payable which are included in the paired data retrieved, and data presorted and relating to the store's account number are set to the control center.

EP 0527639 A2 (GOROG) 17 February 1993 HOME FINANCIAL

TRANSACTION SYSTEM comprises financial transaction terminals (FTT) with means to read symbolic representations of data which identify merchant/service provider, method of payment, amount of payment and type of transaction to be conducted. The FTT user scans an optical reader means over the symbolic representation on a bill or invoice and stores the information relating to the amount to be paid, method to be paid and related information in the memory of the (FTT). Once all transactions have been stored, the terminal (FTT) communicates with a financial transaction computer system (FTCS) which assembles data from a plurality of terminals (FTT) for subsequent transmission to banks and other financial institutions for clearing house operations. Symbolic representations can be imprinted on bills or invoices or imprinted on separate data sheets which can be scanned by an optical scanning means to input the desired identification data.

WO 96/04618 A1 (HUGHES ET AL.) 15 February 1996 SYSTEM FOR REMOTE PURCHASE PAYMENT AND REMOTE BILL PAYMENT TRANSACTIONS teaches a terminal for allowing a user to conduct remote purchase payment and remote bill payment transactions with a remote host computer. In one embodiment, the terminal includes a QWERTY alphabetic keyboard a magnetic card reader, a display, a printer , a modem, all integral to the terminal. A controller is included for operating the terminal and communicating with the remote host compute system via the modem, the controller coupled to the QWERTY alphabetic keyboard, the numeric keyboard , the magnetic card reader, the display , the printer and the modem . A memory is couple to the

controller for storing a transaction log of purchase payment transactions, each purchase payment transaction in the transaction log comprising a date and time of purchase payment transaction an amount of the purchase payment transaction, information identifying a merchant, information identifying an item or service purchased, and data for identifying the transaction.

WO 95/20195 AI (JEWELL et al.) 27 July 1995 FUNDS TRANSACTION
DEVICE discloses a funds transaction device is provided for transferring funds between one bank account or credit facility and another bank account or credit facility. The device has a card reader device; key pad device with an encryption system; a modem device ; a communication interface device connected with the modem device; an output report device; a communication device; and a central processing device . The central processing device (CPU) interconnects all of the devices . The communication device is preferably a mobile telephone which can telephone a communications network to connect to a host EFTPOS type network connected with a bank or credit establishment. The CPU is programmed to store account data of the owner/lease of the device and to read account data from a user's card by passing said card to said card reader device , and to store the account data and to activate said key-pad device so a user can enter information via said key-pad device such as, account type. Account transaction type, transaction amount, and a PIN number with all the use entered information being encrypted by said key-pad device. The CPU then activates a communication connection via said modem device and said interface device to connect with the host EFTPOS device and transmit the stored user entered data as well as transmit the account data of the owner/lease of the device so that funds can be transferred from the user's bank account or credit or debit card to the owner lease's bank account or vice

versa and to provide signals to the output report device confirming the transaction or denial of the transaction or other information relating to the transaction.

GB 2188180 A (VICTOR) EFT-POS TERMINAL APPARATUS

EFT-POS terminal apparatus is constructed in two parts with a tamper-resistant EFT-POS cardholder unit communicating via a standard interface ;with a retailer's unit (RU) which provides the retailing operations and also provides the necessary communication to the EFT-POS network.

The closest prior art references described above fail to teach a system for or a method of automatically conducting a business transaction between a user and a trader having the following novel feature(s) (**claims 1-58**).:

Claims 1-35: A system wherein a local communication link is provided between an user terminal and a trader (or a merchant) terminal including billing information representative of the trader and wherein an order for goods/services is initiated by transmitting a data request for billing information over the local communication link to be received by the trader terminal and the *system further includes a communication network having links independent of the local communication link enabling the user to communicate with a service provider* and wherein the user terminal transmits the billing information and the user information to the service provider as the order over the communication network whereupon the service provider automatically facilitates transfer of funds to the trader under the authorization of the user. In consideration of allowance, the examiner has interpreted the limitation “the local communication link” in view of the specification which recites on p. 10 L 22+ “The user terminal 100 may incorporate a data acquisition system 190, such as an infra-red detector, for detecting a trader's billing information and a trader's destination account information from the trader terminal 170 for which funds are to be transferred into. The detector is activated by the trader terminal 170 through

the communications local link 300 and this information is then read and stored by the user terminal 100.”

Note that claims 36-58 recite a process or method that corresponds to the system per claim 1.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Gabriel, Frederick; "Electronic payment firm banks on unbanked clients", Crains New York Business, p12. March 1996 This article teaches an electronic payment system where a customer presents a bill and a cash payment to a retail agent who enters the transaction including payment information into a computer terminal of a service provider who transmits the data to the biller for credit to the customer's account.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on 800AM-600PM M-Th.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


Jagdish N. Patel

(Primary Examiner, AU 3624)

9/27/05